

**Information to identify the case:**

Debtor 1	<b>Kimberly Cole</b>	Social Security number or ITIN	<b>xxx-xx-6839</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Middle District of Alabama</b>	Date case filed for chapter	<b>13</b>
Case number:	<b>16-30174</b>		<b>January 22, 2016</b>

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case****12/15**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Kimberly Cole	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2845 Zelda Rd Apt I-2 Montgomery, AL 36106	
<b>4. Debtor's attorney</b> Name and address	Joshua C. Milam Shinbaum & Campbell 566 S. Perry Street Montgomery, AL 36104	Contact phone 334-269-4440 Email: <a href="mailto:jmilam@smclegal.com">jmilam@smclegal.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Curtis C. Reding P. O. Box 173 Montgomery, AL 36101	Contact phone 334-262-8371
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	One Church Street Montgomery, AL 36104	Hours open 8:30 AM – 4:00 PM Contact phone 334-954-3800 Date: January 23, 2016

**For more information, see page 2**

page 2

United States Bankruptcy Court  
Middle District of Alabama

In re:  
Kimberly Cole  
Debtor

Case No. 16-30174-DHW  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1127-2

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Jan 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2016.

db  
3472948 +Kimberly Cole, 2845 Zelda Rd, Apt I-2, Montgomery, AL 36106-2672  
+AES/EDSOUTH, P.O. BOX 2461, Harrisburg, PA 17105-2461  
3472949 +ALABAMA POWER, P.O. BOX 1088, Arlington, TX 76004-1088  
3472951 +ARBOR STATION, 3750 NATURALLY FRESH BLVD, Atlanta, GA 30349-2964  
3472952 +BAPTIST MEDICAL CENTER, 2105 EAST SOUTH BOULEVARD, MONTGOMERY, AL 36116-2409  
3472953 +BJ's Auto Sales LLC, P O Box 312, Fort Deposit, AL 36032-0312  
3472954 +CAP ONE BANK USA, P.O. BOX 85015, Richmond, VA 23285-5015  
3472945 +EQUIFAX INFORMATION SERVICES LLC, P.O. BOX 740241, Atlanta, GA 30374-0241  
3472947 EXPERION, P.O. BOX 9701, Allen, TX 75013-9701  
3472961 KNOLOGY, 1241 O. G. SKINNER DRIVE, West Point, GA 31833-1789  
3472962 +KNOLOGY, 4200 INTERNATIONAL PKWY, Carrollton, TX 75007-1912  
3472963 Knology, P.O. Box 105202, Atlanta, GA 30348-5202  
3472966 SALUTE GOLD CARD, P.O. Box 105374, Atlanta, GA 30348-5374  
3472968 +SPRINT, 20816 44TH AVE W STE 100, Lynnwood, WA 98036-7744  
3472946 TRANSUNION CONSUMER SOLUTIONS, P.O. BOX 2000, CHESTER, PA 19022-2000  
3472975 +US DEPT OF ED, P.O. BOX 7860, Madison, WI 53707-7860  
3472976 +VAUGHN LAKES APARTMENTS, 2600 VAUGHN LAKES BLVD, Montgomery, AL 36117-4695  
3472978 +ZELDA POINTE APARTMENTS, 2845 Zelda Rd, Montgomery, AL 36106-2654

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jmilam@smclegal.com Jan 25 2016 21:13:12 Joshua C. Milam,  
Shinbaum & Campbell, 566 S. Perry Street, Montgomery, AL 36104  
tr +E-mail/Text: chl3montgomery@chl3mdal.com Jan 25 2016 21:26:36 Curtis C. Reding,  
P. O. Box 173, Montgomery, AL 36101-0173  
3472950 +E-mail/Text: G2APCBANK@southernco.com Jan 25 2016 21:25:08 ALABAMA POWER, P.O. BOX 160,  
MONTGOMERY, AL 36101-0160  
3472955 +E-mail/PDF: BANKRUPTCYEBN@CHARTERCOM.COM Jan 25 2016 22:24:43 CHARTER COMMUNICATIONS,  
5990 MONTICELLO DR, Montgomery, AL 36117-6210  
3472956 +EDI: WFNNB.COM Jan 25 2016 20:53:00 COMENITY BANK/NWYRK&CO, PO BOX 182789,  
Columbus, OH 43218-2789  
3472957 +EDI: CMIGROUP.COM Jan 25 2016 20:53:00 CREDIT MANAGEMENT, 4200 INTERNATIONAL PKWY,  
Carrollton, TX 75007-1912  
3472958 +Fax: 614-760-4092 Jan 25 2016 21:43:57 EASY MONEY, 1102 ANN STREET,  
Montgomery, AL 36107-3002  
3472959 EDI: JEFFERSONCAP.COM Jan 25 2016 20:53:00 Jefferson Capital System, 16 McLealand Road,  
P O Box 7999, Saint Cloud, MN 56302-9617  
3472960 +E-mail/Text: ebmasterling@weltman.com Jan 25 2016 21:25:13 KAY JEWELERS, 375 GHENT ROAD,  
Akron, OH 44333-4600  
3472965 +EDI: AMSOUTH.COM Jan 25 2016 20:53:00 Regions Bank, 1900 5th Avenue N,  
Birmingham, AL 35203-2670  
3472967 +EDI: SECFIN.COM Jan 25 2016 20:53:00 SECURITY FINANCIAL, P.O. BOX 3146,  
Spartanburg, SC 29304-3146  
3472969 +EDI: RMSC.COM Jan 25 2016 20:53:00 SYNCB/AMERICAN EAGLE, 4125 WINDWARD PLAZA,  
Alpharetta, GA 30005-8738  
3472970 +EDI: RMSC.COM Jan 25 2016 20:53:00 SYNCB/BELK, 4125 WINDWARD PLAZA,  
Alpharetta, GA 30005-8738  
3472972 E-mail/Text: tidewaterlegalebn@twcs.com Jan 25 2016 21:24:31 TIDEWATER FINANCE,  
6520 INDIAN RIVER ROAD, Virginia Beach, VA 23464  
3472973 Fax: 912-629-1539 Jan 25 2016 21:43:58 TITLE MAX, 2453 E. South Blvd., #B,  
Montgomery, AL 36116  
3472974 +EDI: AISTMBL.COM Jan 25 2016 20:53:00 TMobile Bankruptcy Team, PO Box 53410,  
Bellevue, WA 98015-3410  
3472971 E-mail/Text: bankruptcy@tritonmgt.com Jan 25 2016 21:26:24 THE MONEY STORE,  
2851-A E. SOUTH BLVD, Montgomery, AL 36116  
3472977 +EDI: WFFC.COM Jan 25 2016 20:53:00 WELLS FARGO/DILLARD, 800 WALNUT STREET,  
Des Moines, IA 50309-3891

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3472964 ##+ONE STOP CASH, 1113 E. PERRY HILL ROAD, Montgomery, AL 36109-5211

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2016 at the address(es) listed below:  
NONE.

TOTAL: 0